

# **The Scratch Card Gambler: a hidden reality**

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## **Dedication**

Aos meus pais, por sempre me apoiarem nas minhas decisões.  
À minha irmã, por estar sempre pronta para me ajudar e me mostrar o melhor caminho.  
À minha avó, por me mostrar que mesmo as piores situações podem ser feitas com um sorriso e a cantar.



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## Extended Abstract

**Background:** Scratch card gambling is a form of lottery highly available throughout the country and has common characteristics with some other addictive gambling activities, such as immediate reward, a short time interval between purchase and prize revelation and easiness to play. In Portugal, this game has had a substantial growth over the last few years, with a fifteen fold increase in revenue over the last 8 years, bringing it to a total of €1594 million in 2018. It's also important to notice it is a game with almost no regulatory measures for those who play it.

**Aims:** This study aims to describe sociodemographic characteristics, gambling habits and perceptions regarding scratch cards gambling, determine the frequency of pathological scratch card gambling and to find out the possible impact of regulatory measures.

**Methods:** People were approached in several scratch cards reseller shops and invited to participate. A total of 200 people consented to participate and filled in the questionnaire. Pathological gambling was assessed with the South Oaks Gambling Scale (SOGS). Descriptive statistics and inferential analysis were performed using SPSS v22.

**Results:** The frequency of not at-risk scratch card gambling was 48%, potential pathological gambler 33% and probable pathological gambler 19%. 95% played other games, however, 34% had spent a maximum >€10 in a day in scratch cards while only 18% report the same amount of maximum spending in other games (risk ratio: 1,8), and 9% spent a monthly average >€100 in scratch cards while only 3% report such spending with other games (risk ratio: 3.0). Just 2% asked for help regarding scratch card gambling and only 8% mentioned the way they play has a negative impact on their lives.

Regarding regulatory measures, 27% said they would play less if ID presentation/recording is to be mandatory and 71% agreed with the possibility of self-exclusion.

**Conclusions:** Our findings are worrying at best. More than half participants are possible pathological gamblers. Scratch cards seem to have a clear potential for higher spending than other games, perception biases regarding scratch cards gambling are frequent and almost no one seeks help. Regulatory measures such as mandatory ID presentation/recording and self-exclusion may have a strong effect mostly for those at higher risk. There is an urgent need to act based on present findings and past warnings regarding scratch cards gambling hazards.

## **Keywords**

Scratch cards; Pathological Gambling; Addiction; SOGS.



## Resumo

**Introdução:** O jogo da Raspadinha em Portugal é uma forma de jogo que está amplamente distribuída pelo país e tem algumas características aditivas, como por exemplo: recompensa imediata, pequeno intervalo entre a compra e a entrega do prémio e a facilidade de adquirir o jogo. Tem tido um crescimento considerável nos últimos anos, com um aumento das receitas cerca de 15 vezes desde 2010 até 2018, com um total de €1594 milhões investidos neste jogo. É também importante referir que este jogo de apostas funciona quase sem medidas de regulação.

**Objetivos:** Este artigo tem como objetivo descrever a população participante, a nível sociodemográfico e nos seus hábitos de jogo, determinar a frequência de jogadores de raspadinhas, sem risco, com risco potencial ou provável, bem como tentar perceber se existem medidas que possam ser efetivas na regulação deste jogo.

**Métodos:** A amostra foi conseguida abordando os participantes nos locais de venda das raspadinhas. 200 pessoas consentiram a participação e foi-lhes entregue um questionário. O risco de jogo foi avaliado recorrendo ao uso da Escala de SOG. Foram realizadas análises descritiva e inferencial com uso do SPSS v22.

**Resultados:** A frequência de jogadores sem risco de adição foi de 48%, com risco provável de jogo patológico de 33% e jogo patológico provável de 19%. 95% das pessoas referem participar noutros jogos, 34% já gastaram num dia >10€ nas raspadinhas enquanto que para os outros jogos, apenas 18% reportaram o mesmo (risco relativo: 1,8), e 9% gastou em média >100€/mês em raspadinhas, enquanto apenas 3% reportaram o mesmo para os outros jogos (risco relativo: 3,0).

No que diz respeito a medidas de regulação, 27% disse que passaria a jogar menos caso fosse obrigatório apresentar uma forma de identificação e 71% concordou com a possibilidade de auto-exclusão.

**Conclusão:** Em suma, estes resultados são preocupantes. Mais de metade dos participantes apresentam jogo patológico possível. As raspadinhas parecem ter potencial para gastos superiores a outros jogos e se há adições, ainda não há procura de ajuda. Medidas de regulação, caso sejam implementadas podem surtir efeito para os que mais precisam. Estes resultados, bem como chamadas de atenção anteriores, impõem uma ação rápida em relação a este problema.

## **Palavras-chave**

Raspadinha; Jogo Patológico; Adição; SOGS.

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## **Acronyms List**

SOGS	South Oaks Gambling Scale
SPSS	Statistical Package for the Social Sciences
JSC	Jogos Santa Casa
PPG	Potential Pathological Gamblers
PrPG	Probable Pathological Gambler
SD	Standard Deviation
GDP	Gross Domestic Product



# 1. Introduction

Gambling is an activity where one bets money in order to get a greater amount. How far the gambler goes, determines whether or not they do it in a healthy or pathological way<sup>1</sup>. A pathological gambler is someone who continues to have a compulsive engagement despite negative consequences, with poor control over this behavior<sup>2</sup>.

Games with a few characteristics may be more addictive than others, such as: a high payout ratio (small bets to a large outcome), high event frequency, meaning the player keep gambling over and over again in a short period of time, immediate reward, since players know the result as soon as the game is played, short payout interval, the gap between the gamble and prize payment is very small, so it may not be enough to make smart financial decisions<sup>2</sup>, and the presence of the near miss effect. Near miss is a failure that comes very close to a win, for example when a scratch card requires three equal symbols in order to win the prize but there are only two present. This is a psychological aspect known to be factored in when designing a scratch card, so that no matter how the player starts scratching, it always gets the feeling that a big win is close<sup>3</sup>. Players also show more psychological arousal when there is a near-miss outcome and that increased the urge to continue gambling<sup>4</sup>, even knowing that it means a loss.

This thesis focuses on scratch card gambling.

“Raspadinha” is the commercial brand name for a type of lottery played in Portugal.

This trademark was created in 2010 by Jogos Santa Casa (JSC), but the game began in 1995 known as “Instant Lottery”<sup>5</sup>. That initial name describes perfectly the type of game that is being played. The concept is: the buyer buys a scratch card, scratches the card, and according to the conditions of the game, sees whether or not there is a prize, and that prize is payed instantly. Normally, the conditions rely on getting three equal symbols or get one symbol that is the same as the “prize symbol”. The game is available in 4895 locations throughout the country and scratch card regulation is almost non-existent<sup>6</sup>, in fact complying with the legal age for gambling (over 18 years old) is the only requirement<sup>7</sup>.

The scratch card game in Portugal has had a substantial growth year by year, increasing €107 million from 2017 to 2018<sup>5</sup>. That represents an increase by 2.4% that year alone, bringing it to a total of €1594 million (compared to the total of €107 million in 2010, which is almost fifteenfold of that value), or almost 1% of Portugal’s GDP<sup>8</sup>. As an illustration, this would mean each Portuguese person spent in 2018 an average of €190. If one excludes those with less than 18 years old, and considering that only a proportion of adults play scratch cards, then the amount spent per player is significantly higher than mentioned above. This game is very attractive as it frequently features bright colors, displays large

jackpots prizes, it's typically presented right in front of the costumer and combines in itself those addictive characteristics mentioned above<sup>9</sup>.

To sum, the revenues growth seen in the game paired with it's addictive characteristics, the easiness to play and lack of regulations are reasons enough to be concerned. Hence the reason for this project. The purpose of this project is to describe the population of scratch card gamblers, their gambling habits, risk of pathological gambling and their perceptions regarding scratch cards and the impact of regulatory measures.

## **2. Methodology**

### **2.1 Study Type**

This is an observational, cross-sectional study.

### **2.2 Setting**

This study was conducted at scratch cards resellers' locations in Covilhã, Portugal.

### **2.3 Selection Criteria**

The selection criteria used for this study were:

- Over 18 years old;
- Had just purchased one or more scratch cards;
- The subject signed an informed consent.

### **2.4 Procedures**

A brief literature review was performed in PUBMED and Google Scholar, using the keywords *scratch cards* AND gambling OR addiction, to scope the evidence regarding scratch card gambling.

Next, the authors developed the questionnaire used in the present in this study. This questionnaire (attachment 1) is described in the next section. It included the South Oaks Gambling Scale (SOGS) whose authorization to use the was given by it's author.

The study was submitted and accepted by the Ethics Committee of Beira Interior University (attachment 2).

A probabilistic systematic sampling approach was used. Scratch cards gamblers were found at scratch cards vendors locations in Covilhã, Portugal (list found through JSC website). After scratch cards were purchased, every two gamblers were invited to answer the study's questionnaire.

The same time was spent collecting questionnaires per location (approximately 6h).

## **2.5 Questionnaire**

The questionnaire included sociodemographics (gender, age, marital status, professional status and monthly income, personal and familial/household), gambling habits (maximum spent in a day and monthly average spending on scratch cards as well as other games), perceptions regarding scratch cards gambling, the impact and importance of possible regulatory measures professional help seeking and the South Oaks Gambling Scale (SOGS).

The SOGS has 20 questions and aims to evaluate potential gambling addiction. Questions 9, 11, 12, 25j and 25k are not scored. The score varies between 0 and 14 attributing three different risk categories subjects: not at risk (up to two points), potential pathological gambler (scores between 3 and 4) and probable pathological gambler (5 or more points).

## **2.6 Statistical Analysis**

Descriptive and inferential analysis were performed using SPSS software (Statistical Package for the Social Sciences) v22.

In terms of descriptive analyses, for categorical variables absolute and relative frequencies were calculated and for continual variables mean and standard deviations (SD) were used. The chi-square test ( $\chi^2$ ) is used to determine whether there is a statistically significant difference between the expected frequencies and the observed frequencies in one or more categories of a so-called contingency table and was thus used in bivariate analysis. A p-value lower than 5% (0,05) was considered statistically significant.

### 3. Results

417 people were invited to participate of whom 200 consented and filled in the questionnaire. Of those refusing to participate 46% were women and 54% men.

#### 3.1 Sociodemographic Characteristics

<b>Table 1 – Sociodemographic characteristics (n=200)</b>	
<b>Sex, n(%)</b>	
Female	89 (45)
Male	111 (55)
<b>Age</b>	
mean (SD)	46,0 (17)
n(%)	
<20	7 (3)
20-29	34 (17)
30-39	37 (19)
40-49	36 (18)
50-59	38 (19)
60-69	27 (14)
>70	19 (10)
<b>Marital Status, n(%)</b>	
Single/Divorced / Widowed	104 (44)
Married/Non-Marital Partnership	112 (56)
<b>Professional Status, n(%)</b>	
Employed	115 (58)
Unemployed	23 (12)
Student	23 (12)
Retired	38 (19)
<b>Cohabitation, n(%)</b>	
Yes	177 (88)
No	21 (11)
<b>Monthly Personal Income (€)</b>	
mean (SD)	858 (749)
n(%)	
<500	33 (17)
500-1000	101 (51)
1000-1500	33 (17)
1500-2000	6 (3)
>2000	12 (6)
<b>Monthly Family Income (€)</b>	
mean (SD)	1904 (1161)
n(%)	
<1000	22 (11)
1000-1500	23 (14)
1500-2000	32 (16)
2000-2500	24 (12)
>2500	27 (14)

Table 1 describes sociodemographics of the study sample. 45% were females and the mean age was 46 years old (SD: 17). 44% were single/divorced/widowed, 48% were employed and 885 lived with another person. The mean monthly personal income was €858 (SD: €749) and family income amounted to €1904 (SD: €1161).



### 3.2 Gambling habits

As for the gambling habits (table 2), the maximum spent in a day was €1-10 in 66% of people, €10-100 in 32% and 2% reported €100-1000. 55% reported an average monthly spending of €10-100, 34% €1-10 and 9% €100-1000.

<b>Table 2 – Description of gambling habits (n=200)</b>	
<b>Scratch card</b>	
Maximum spent in a day (€), n(%)	
<1	0
1-10	133 (66)
10-100	63 (32)
100-1000	3 (2)
>1000	0
Average monthly spending (€), n(%)	
<1	4 (2)
1-10	66 (34)
10-100	108 (55)
100-1000	18 (9)
>1000	0
<b>Other games (Euromillion, Placard, etc...)</b>	
Maximum spent in a day (€), n(%)	
<1	24 (12)
1-10	138 (70)
10-100	36 (18)
> 100	0
Average monthly spending (€), n(%)	
<1	23 (12)
1-10	59 (31)
10-100	104 (54)
100-1000	5 (3)
>1000	0
<b>Scratch card gambling frequency, n(%)</b>	
Not at all	0
<1/ week	57 (29)
≥ 1/week	142 (71)
<b>Other games played, n(%)*</b>	
No	10 (5)
1	60 (30)
2	62 (31)
3	23 (12)
>3	42 (22)
<b>Relatives with gambling problems, n(%)</b>	
Family	19 (9)
Friends	39 (20)
None	140 (71)
<b>Search for help, n(%)</b>	
Yes	4 (2)
No	196 (98)
<b>SOGS</b>	
Not at risk gamblers	96 (48)
Potential pathological gambler	66 (33)
Probable pathological gambler	38 (19)

\*Other asked games played: regular lottery, euromillion, "totoloto", "totogolo/totobola", slot machines, bingo, Casino Games, raffle tickets, skills gaming (snooker, golf, pool), sports gambling, horse racing and financial investments (bonds, trusts, etc...)

Participants reported spending more money on scratch cards than the sum of other games combined (Euromilion, Placard, Lottery): 34% reported a maximum spent in a day higher than 10€ for scratch cards alone and only 18% for other games. 9% spent a monthly average of €100-1000 on scratch cards and only 3% reported spending such an amount in other games.

Most participants (95%) played other games besides scratch cards, 9% mentioned relatives 20% had friends with gambling problems. Only 2% reported seeking help regarding gambling problems.

The South Oaks Gambling Scale showed 48% of the players were not at risk, 33% were potential pathological gamblers and 19% were probable pathological gamblers.

### 3.3 Regulatory Measures

In this section, the questions focused on two points: presenting an ID when playing scratch cards and the possibility of self-exclusion. Regarding presenting an ID participants were asked if they would play less, the same or more, if this became mandatory. Then, participants were asked if self-exclusion should be an option (Table 3).

<b>Table 3 – Regulatory Measures Response (n=200)</b>	
<b>If presenting and recording ID mandatory, I would...</b>	
Play the same	146 (73)
Play less	54 (27)
Play more	0 (0)
<b>Should self-exclusion be a possibility?</b>	
Yes	141 (71)
No	58 (29)

73% said they would play the same, but 27% stated they would play less.

Regarding self-exclusion, 71% agreed it should be a possibility.

### 3.4 Perceptions Regarding Scratch Card Gambling

Subjects were presented with several statements regarding scratch cards and asked to express their level of agreement using a scale from 1 to 5 (1: completely disagree; 5: completely agree). To facilitate interpretation, scores were collapsed into three categories, “Yes” (scores 1-2), “No” (scores 4-5) and “Neither” (score 3) (table 4).

<b>Table 4 – Perceptions Regarding Scratch Card Gambling (n=200)</b>			
	<b>Yes</b>	<b>No</b>	<b>Neither</b>
Scratch card is a game in which one bets money.	162 (81)	16 (8)	22 (11)
So far, I have won more than lost playing scratch cards.	45 (22)	93 (47)	62 (31)
Scratch card is a game of chance.	165 (81)	18 (9)	17 (9)
The way I play scratch cards has a negative impact in my life.	15 (8)	170 (85)	15 (8)

Although 81% agreed “Scratch card is a game in which one bets money”, 19% had a different perception. Similarly, 81% said scratch card is a game of chance but 19% thought otherwise.

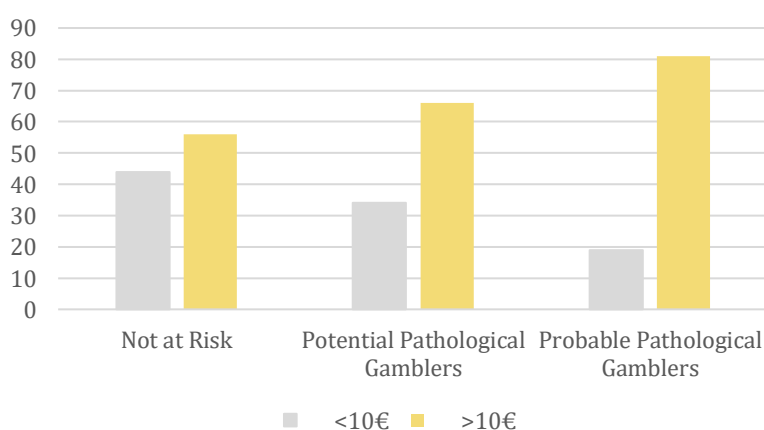
Regarding the perception of average past returns, 22% stated they have won more money so far and 31% neither agreed or disagreed. 47% didn’t agree, meaning they had the perception of having lost more than won.

Finally, when asked about the impact playing this game has on their lives, 85% felt no negative impact, while only 8% answered it did.

### 3.5 SOGS correlations with Gambling Habits

At last, we compared some gambling habits (maximum spent in a day and average monthly spending on scratch cards) and the player's thoughts on regulatory measures with the risk of pathological gambling, as assessed by the SOGS. The point of this analysis was to find out whether the level of spending and the impact of regulatory measures differed across pathological gambling risk categories. A higher proportion of gamblers were found to have spent a daily maximum >€10 as risk for pathological gambling increased (20%, 33%, 68%;  $\chi^2 = 27,5$ ;  $p < 0,001$ ). Similarly, monthly spending differed significantly ( $\chi^2 = 21,2$ ;  $p < 0,001$ ). Spending <€10/month was more frequent in participants with lower risk for pathological gambling (44%, 34%, 19%) and spending >€100 was more frequent in probable pathological gamblers (27% vs 4%).

<b>Table 5 - SOGS correlations with Gambling Habits</b>					
	Not at Risk Gambler, n (%)	Potencial Pathological Gambler, n (%)	Probable Pathological Gambler, n (%)	$\chi^2$	p
<b>Maximum spent in a day (€)</b>				27,5	<b>&lt;0,001</b>
<10	77 (80)	44 (67)	12 (32)		
≥10	19 (20)	22 (33)	25 (68)		
<b>Average monthly spending</b>				21,2	<b>&lt;0,001</b>
<10	41 (44)	22 (34)	7 (19)		
10-100	48 (51)	40 (61)	20 (54)		
>100	5 (5)	3 (5)	10 (27)		
<b>Presenting ID</b>				11,8	<b>0,003</b>
Play less	16 (17)	27 (41)	11 (29)		
Play the same	80 (83)	39 (59)	27 (71)		
<b>Self-exclusion</b>				5,1	0,077
Yes	61 (63)	50 (76)	30 (81)		
No	35 (37)	16 (24)	7 (19)		



**Figure 1** - Average monthly spending across the pathological gambling risk groups (%)

If presenting ID to buy a scratch card was mandatory a higher proportion of those with possible or probable pathological gambling would play less (41% and 29%, respectively) than those not at-risk (17%)” ( $\chi^2= 11,8$ ;  $p<0,003$ ).

Also, we noticed a non-significant tendency for higher risk of pathological gambling to be associated with stating that self-exclusion should be a possibility (63%, 76%, 81%;  $\chi^2= 5,1$ ;  $p<0,077$ ).

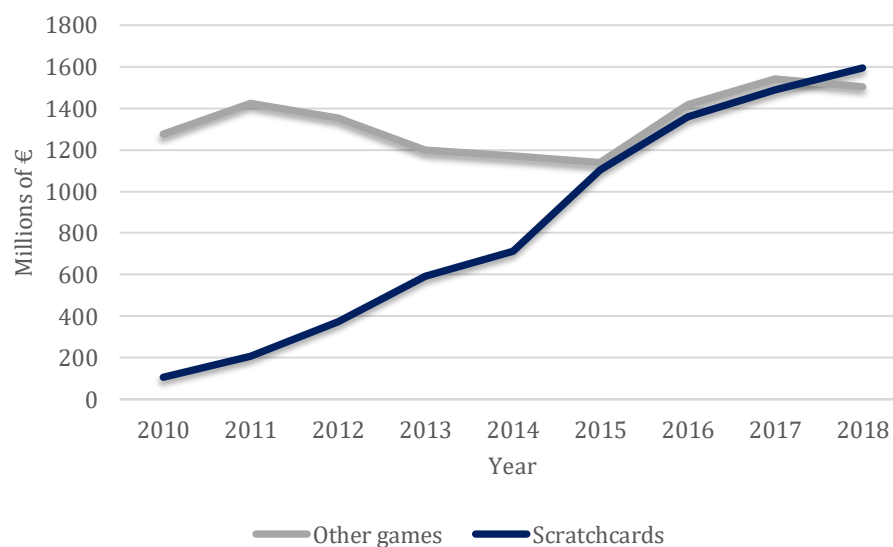
## 4. Discussion

The current study shows a worrying picture: more than half (52%) of participants are possible (33%) or probable (19%) pathological gamblers. Despite this fact only 2% reported seeking help in the past.

A small preponderance of players were men (55%), and age ranged mostly between 30 and 60 years old, although gamblers were also represented in other age ranges. It's interesting to notice that among people who only play scratch cards, 70% are women, which may lead us to hypothesize that scratch cards have some characteristics appealing more to women that normally don't gamble, as also seen in DeFuentes, 2003<sup>10</sup>.

In this sample, 44% single versus 56% in a relationship. As for their professional status, 58% was employed, 12% unemployed, 12% students and 19% were already retired.

The maximum spent in one day, which might be related with the tendency of a specific game to induce compulsive gambling behavior, was clearly higher for scratch cards than other games (34% vs 18%, respectively, reporting having spent >€10/day in the same day; rate ratio: 1,89). 3x times more participants mentioned spending more than €100/month in scratch cards compared to other games (9% vs 3%, respectively). What's also remarkable is a clear relationship between higher risk for pathological gambling and higher spending, both monthly and daily maximum (table 5 and figure 1), which amounts for the consistency of our results. In contrast an analysis published in 2012, revealed players across all age ranges spent more money on other games, like Euromilhões, than scratch cards<sup>11</sup>. This amounts to the fact that scratch cards spending has been increasing dramatically every year (figure 2), clearly surpassing other games and becoming the indisputable top selling game in recent years<sup>5,12,13</sup>.



**Figure 2** – Scratchcard revenue from 2010 to 2018

This data seems to point to the fact that scratch cards gambling might be highly addictive: high rates of possible and probable pathological gambling, higher amounts spent compared to other games (both maximum spent in one day and monthly average) and a clear positive relationship between pathological gambling risk and spending. Pathological gamblers are usually people with less control<sup>14</sup>, since they spend more money there's also risk of developing debt due to scratch card gambling engagement. So this game might not be as innocent as previous studies have shown, as seen in the study by DeFuentes-Merillas, 2004<sup>15</sup>.

The frequency which players engaged in this game, 71% reported playing scratch cards at least once a week (table 2), didn't show a significant difference, so we cannot say the frequency is related with the risk for pathological gambling, unlike the study by M. Stange 2018<sup>10</sup>, which reported that the more frequently people engaged in gambling the higher risk they presented.

A significant proportion of participants exhibited biased perceptions and knowledge regarding scratch cards. 19% didn't consider scratch cards as gambling and also 19% didn't state it as a game of chance, which denotes the lack of very rudimentary knowledge and eventually might implicate this gamblers have in their minds a successful strategy or other facts to consider than playing the odds. Overestimating wins is common in pathological gamblers<sup>16</sup> as only 47% stated having lost more than won, when in fact the probability of winning (get more money than the card's prize) is around 13% just playing once. To have a positive win balance after gambling several times is incrementally lower across time, making it very unlikely to win more than lose in the long run. There may be several reasons for this: some players consider a win even if they just get what they first paid for the card; stop keeping track of their actual spending, memory bias, since it is easier to remember one big win than all smaller ones and if given the chance, people will try to portray themselves in a better way<sup>17</sup>.

Also consistent with this, only 8% of participants stated scratch card gambling had a negative impact in their life and 2% mentioned that they asked for help.

When asked about regulatory measures, most subjects (71%) agreed with the possibility of self-exclusion and more importantly, higher rates of agreement were noticed for higher risk categories for pathological gambling (63%, 76%, 81%;  $p=0,077$ ), although not reaching statistical significance. Similarly, when asked if presenting an ID (and recording it) was mandatory to buy scratch cards, a higher proportion of those with probable or pathological gambling reported they would play less (44% vs 17%).

This raises very important points: very simple measures like presenting and recording the ID and the possibility for self-exclusion, might dissuade or interrupt problematic



gambling behavior mostly for those who need it the most, i.e. those at higher risk for pathological gambling. There may be various explanations for that, such as: feeling of being monitored, being confronted with their actual spending, eliciting more conscious processing allowing for top-down regulation. ID presentation/recording and self-exclusion is mandatory in Portugal for most gambling, such as casinos and online sports betting, although unfortunately scratch cards remain (almost) totally unregulated. Voluntary self-exclusion has been proved as an effective measure for those who are at higher risk for problematic gambling as gamblers felt they were in control<sup>18</sup>. A study from Quebec, Canada, reported that pathological gamblers recorded major improvements after 6 months regarding the urge to gamble, the intensity of negative impact on their lives (social, work and mood) as well as a reduced SOGS score<sup>19</sup>.

Although scratch card gambling addiction in the Netherlands was found too low<sup>10,15</sup>our results are in striking contrast showing that in our sample, and possibly in Portugal, higher rates of pathological gambling is to be found among scratch card gamblers.

Raising awareness that scratch card gambling might be associated with high rates of pathological gambling is fundamental, thus promoting professional addiction advice and treatment<sup>20</sup>. Also unsettling is the fact that there are thousands of scratch cards vendors scattered through every Portuguese town, making it very easy to access scratch cards and also frequently exposing people to gambling cues, subsequently inducing craving and seeking behavior.

Based on our results we invite gambling policy makers to deeply and urgently reflect on this, until now, hidden problem: scratch cards have highly addictive characteristics (immediate reward, high frequency of near wins, etc.), they are very easy to access, half of those playing may have some degree of problematic gambling, spending significant amounts and regulatory measures are non-existent, leaving people vulnerable to gambling addiction at their own luck and exposed to this threat. In addition, scratch cards selling rights are exclusive of a non-profit Portuguese institution with a responsible gambling policy<sup>21</sup>, contrasting with the unregulated nature and exorbitant spending in scratch cards (approximately 1,5 thousand million euros in 2018 corresponding to 1% of the Portuguese GDP).

This study had several limitations. First, regarding internal validity, there might be a selection bias, as only half of invited gamblers accepted to participate and filled in the questionnaire. Also, self-report might not accurately reflect reality, however we could assume statements, e.g. about spending in scratch cards, to be conservative, and reality being even worse, due to the tendency of gamblers to hide or minimize spendings, losses or reprehensible perceived behaviors. Second, generalization should be cautious as participants were recruited only from a single city, which may not be representative of

other regions or the whole country. It would be prudent however to assume the general population reality to be the same, until further studies prove or disprove it.

In conclusion, our findings are worrying at best. More than half participants are possible pathological gamblers. Scratch cards seem to have a clear potential for higher spending than other games, perception biases regarding scratch cards gambling are frequent and almost no one seeks help. Regulatory measures such as mandatory ID presentation/recording and self-exclusion may have a strong effect mostly for those at higher risk. There is an urgent need to act based on present findings and past warnings regarding scratch cards gambling hazards.

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# Attachments

## Attachment 1 – Questionnaire applied

### “O PERFIL DO JOGADOR DE RASPADINHA: UMA REALIDADE OCULTA”

1. Sexo:

Feminino ☐

Masculino ☐

2. Estado Civil:

Solteira/o ☐

Casada/o ☐

Viúva/o ☐

Divorciada/o

União de factos

3. Idade: \_\_\_\_\_

4. Situação profissional:

Empregada/o ☐  
Desempregada/o ☐  
Estudante ☐  
Reformada/o ☐

5. Com quantas pessoas partilha a sua habitação? \_\_\_\_\_

6. Caso a sua resposta à pergunta anterior tenha sido diferente de 0, com quem partilha a sua habitação? (Assinale com “x” na(s) resposta(s) que estão corretas).

Cônjuge	<input type="checkbox"/>
Mãe	<input type="checkbox"/>
Pai	<input type="checkbox"/>
Filho(s)	<input type="checkbox"/>
Outro familiar	<input type="checkbox"/>

7. Qual é o valor do rendimento mensal pessoal? \_\_\_\_\_

8. Qual o valor do rendimento mensal familiar? \_\_\_\_\_

9. Qual foi a maior quantia de dinheiro que gastou a jogar num só dia? (Assinale apenas uma das opções)

Nunca apostei dinheiro em jogo ☐

( Responda às próximas perguntas caso não tenha assinalado a opção anterior.)

Jogos como Placard, Totobola, Loteria, Euromilhões, entre outros.	
Menos de 1€	<input type="checkbox"/>
Entre 1 a 10€	<input type="checkbox"/>
Entre 10€ a 100€	<input type="checkbox"/>
Entre 100 a 1 000€	<input type="checkbox"/>
Entre 1000 a 10 000€	<input type="checkbox"/>
Mais de 10 000€	<input type="checkbox"/>

Raspadinha	
Menos de 1€	<input type="checkbox"/>
Entre 1 a 10€	<input type="checkbox"/>
Entre 10€ a 100€	<input type="checkbox"/>
Entre 100 a 1 000€	<input type="checkbox"/>
Entre 1000 a 10 000€	<input type="checkbox"/>
Mais de 10 000€	<input type="checkbox"/>

10. Qual a quantia, em média, que costuma jogar por mês? (Caso a resposta à pergunta anterior tenha sido “Nunca apostei dinheiro em jogo”, não responda a esta pergunta)

Jogos como Placard, Totobola, Loteria, Euromilhões, entre outros.	
Menos de 1€	
Entre 1 a 10€	
Entre 10€ a 100€	
Entre 100 a 1 000€	
Entre 1000 a 10 000€	
Mais de 10 000€	

Raspadinha	
Menos de 1€	
Entre 1 a 10€	
Entre 10€ a 100€	
Entre 100 a 1 000€	
Entre 1000 a 10 000€	
Mais de 10 000€	

11. Indique por favor em qual ou quais dos seguintes tipos de jogo já apostou ao longo da sua vida. (Para uma resposta mais específica, responda ao tipo de jogo pensando entre os últimos 3 a 6 meses). Para cada tipo de jogo assinale uma das hipóteses de resposta “Nenhuma”, “Menos de uma vez por semana”, “Uma vez ou mais por semana”

	Nenhuma	Menos de uma vez por semana	Uma vez ou mais por semana
Raspadinha			
Lotaria			
Euromilhões/ Totoloto			
Totogolo/ Totobola			
Slot Machines (máquinas de póquer, frutas, etc)			
Bingo			
Jogos de Casino			
Jogos de Cartas a dinheiro			
Jogos de Dados a dinheiro			
Rifas (para angariação de fundos)			
Jogos de perícia: bilhar, snooker ou golf a dinheiro			
Jogos Desportivos			
Corridas de Cavalos			
Investimentos especulativos em ações, títulos ou certificados			

12. Assinale com uma (X) qual ou quais das seguintes pessoas tem (ou teve) problemas com o jogo?

Pai \_\_\_\_\_

Mãe \_\_\_\_\_

Irmão ou Irmã \_\_\_\_\_

Avô ou Avó \_\_\_\_\_

Marido/Esposa ou companheira(o) \_\_\_\_\_

Filho(s) \_\_\_\_\_

Um amigo ou alguém importante para mim \_\_\_\_\_

Nenhuma pessoa teve problemas com jogo \_\_\_\_\_


13. Quando joga e perde, com que frequência volta novamente no outro dia a jogar para recuperar o dinheiro que perdeu?



Nunca	
Algumas vezes (menos de metade das vezes que perco)	
A maior parte das vezes que perco	
Sempre que perco	

14. Alguma vez afirmou ter ganho dinheiro ao jogo, não sendo verdade? De facto, até perdeu?

Não (ou nunca joguei)	
Sim, menos de metade das vezes que perco	
Sim na maior parte das vezes	

15. Já alguma vez sentiu que tem/teve um problema com o jogo?

Não	
Sim, mas não agora.	
Sim.	

16. Alguma vez jogou ou apostou mais do que pretendia?

Sim ☐ Não ☐

17. Já houve pessoas que o criticaram pelas apostas que faz e/ou lhe disseram que tinha problemas com o jogo, de qualquer maneira quer queira ou não tem a noção de que essas críticas são verdadeiras?

Sim ☐ Não ☐

18. Alguma vez se sentiu culpado(a) sobre a forma como joga, ou isso acontece enquanto joga?

Sim ☐ Não ☐

19. Alguma vez sentiu como se quisesse parar de apostar dinheiro ou de jogar mas que não era capaz?

Sim ☐ Não ☐

20. Alguma vez escondeu talões de apostas, bilhetes de lotaria, dinheiro de jogo ou outros sinais de apostas ou de jogo da sua esposa(o)/companheira(o), filhos ou outra pessoa importante para si?

Sim ☐ Não ☐

21. Alguma vez discutiu com as pessoas com quem vive sobre como gere o dinheiro..., lida com o dinheiro..., usa o dinheiro... e/ou gasta o dinheiro?

Sim ☐ Não ☐

22. (Se respondeu Sim à questão anterior). As discussões sobre dinheiro referem-se às suas apostas no jogo?

Sim ☐ Não ☐

23. Já alguma vez pediu um empréstimo a alguém e não pagou devido ao jogo?

Sim ☐ Não ☐

24. Alguma vez chegou atrasado(a) ao trabalho (ou escola) devido ao jogo?

Sim ☐ Não ☐

25. Se tiver de pedir dinheiro emprestado para o jogo ou para pagar dividas de jogo, a quem ou onde obtém esse dinheiro (Assinale “Sim” ou “Não” para cada uma das afirmações).

	Sim	Não
Do dinheiro para casa		
Esposa(o)/Companheira(o)		
Outros familiares		
Bancos, Empresas de empréstimos, ou sociedades de créditos		
Cartões de Crédito		
Agiotas		
Troca de títulos, ações, certificados de aforro ou outros		
Pede empréstimo pessoal ou passa cheques sem cobertura		
Venda de propriedades ou bens pessoais		
Tem (ou teve) uma linha de crédito com um corretor de apostas.		
Tem (ou teve) uma linha de crédito com o casino		

25. Numa escala de 1 a 5, em que 1 significa “Discordo Totalmente” e 5 significa “Concordo Totalmente”, responda às seguintes questões seleccionando apenas uma opção.

	1	2	3	4	5
A Raspadinha é um jogo em que se está a apostar dinheiro.					
Até ao momento, ganhei mais dinheiro do que perdi com a Raspadinha.					
A Raspadinha é um jogo totalmente de sorte.					
A forma como jogo a Raspadinha tem um impacto negativo na minha vida.					

26. Relativamente a medidas que possam contribuir para que a Raspadinha não se torne ou deixe de ser um problema na minha vida...

... Caso seja obrigatório apresentar e ficar registado o número de cartão de cidadão (bilhete de identidade) número de identificação fiscal, irei:

Passar a jogar o mesmo ☐ Passar a jogar menos ☐ Passar a jogar mais ☐

... Deverá existir a possibilidade de, se eu assim o que quiser, pedir de forma antecipada, que no futuro me seja impedida a compra de raspadinha (auto-exclusão).

Sim ☐ Não ☐

27. Já procurou ajuda para tratar o problema do jogo?

Sim ☐ Não ☐

28. Já frequentou consultas de Psiquiatria em relação ao problema do jogo?

Sim ☐ Não ☐

## Attachment 2 – Ethics Committee Opinion



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### Parecer relativo ao processo n.º CE-UBI-Pj-2019-038:ID1297

Na sua reunião de 9 de julho de 2019 a Comissão de Ética apreciou a documentação científica submetida referente ao pedido de parecer do projeto **“O perfil do jogador de Raspadinha: uma realidade oculta”**, da proponente **Daniela Filipa Silvano Maurício**, a que atribuiu o código n.º CE-UBI-Pj-2019-038.

Na sua análise não identificou matéria que ofenda os princípios éticos e morais sendo de parecer que o estudo em causa pode ser aprovado.

Covilhã e UBI, 16 de julho de 2019

O Presidente da Comissão de Ética

Professor Doutor José António Martinez Souto de Oliveira  
Professor Emérito

